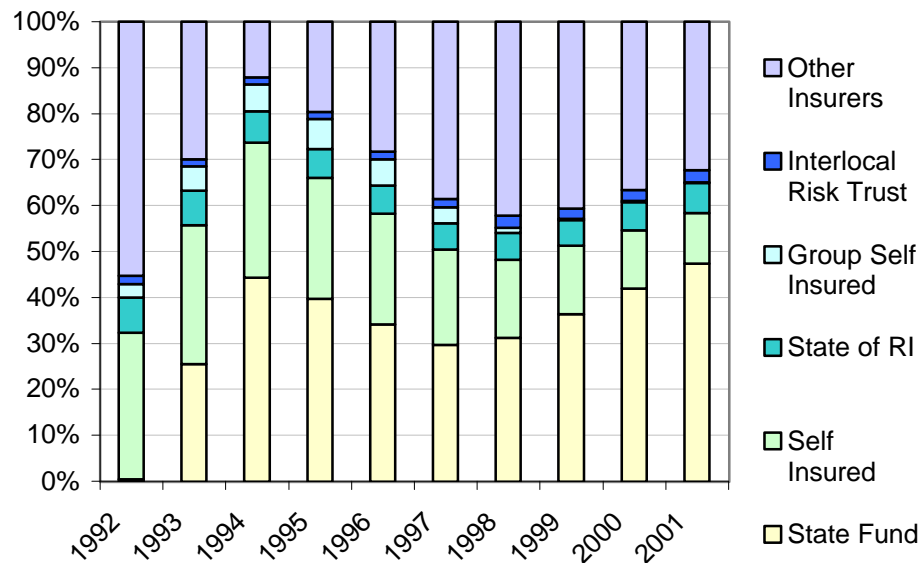


Lost Time Injuries by Insurer Type

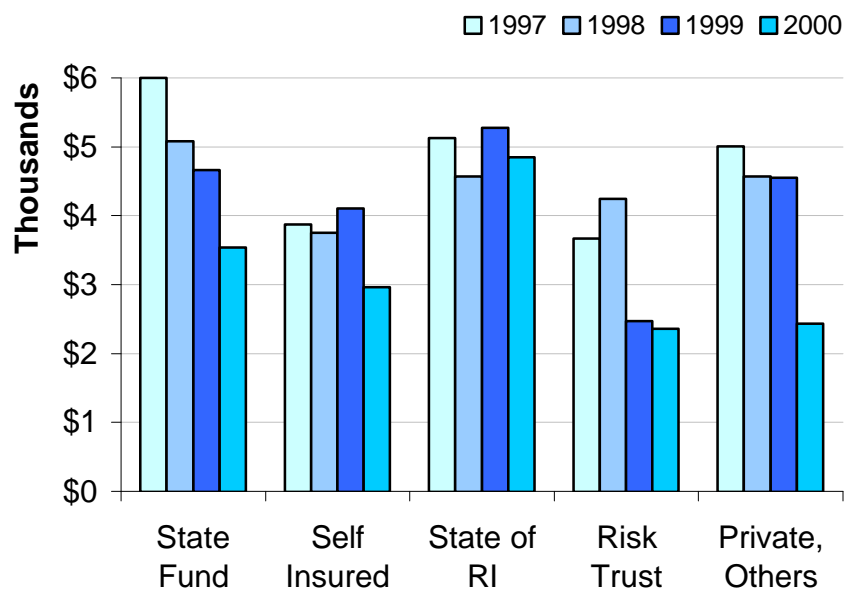
Lost Time Injuries	State Fund		Self Insured		State of RI		Group Self Insured		Interlocal Risk Trust		Other Insurers		Total
1992	36	0.38%	3,032	31.95%	723	7.62%	285	3.00%	160	1.69%	5,253	55.36%	9,489
1993	2,272	25.51%	2,695	30.26%	669	7.51%	470	5.28%	134	1.50%	2,665	29.93%	8,905
1994	3,870	44.27%	2,575	29.46%	594	6.79%	506	5.79%	139	1.59%	1,058	12.10%	8,742
1995	3,266	39.66%	2,175	26.41%	516	6.27%	535	6.50%	124	1.51%	1,620	19.67%	8,236
1996	2,819	34.12%	1,989	24.08%	502	6.08%	472	5.71%	138	1.67%	2,341	28.34%	8,261
1997	2,513	29.62%	1,761	20.75%	485	5.72%	295	3.48%	156	1.84%	3,275	38.60%	8,485
1998	2,690	31.25%	1,459	16.95%	498	5.79%	103	1.20%	221	2.57%	3,637	42.25%	8,608
1999	3,361	36.31%	1,388	15.00%	507	5.48%	31	0.33%	209	2.26%	3,760	40.62%	9,256
2000	3,831	41.97%	1,154	12.64%	560	6.13%	23	0.25%	211	2.31%	3,349	36.69%	9,128
2001	4,211	47.32%	984	11.06%	577	6.48%	21	0.24%	227	2.55%	2,879	32.35%	8,899



The distribution of lost time injuries among the different types of insurers has changed dramatically since 1992. The state fund, Beacon Mutual Insurance Company, has insured between 30% to 50% of injuries since its first full year of business in 1993. The percent of injuries to self-insured employers has been dropping steadily from a high of 32% in 1992 to 11% in 2001 as self-insured employers find other means of insurance. The RI state employees share of injuries dropped from a high of 7.6% in 1992 to a low of 5.5% in 1999, but has increased to 6.5% in 2001. The popularity of group self-insurance programs has declined dramatically from a high of 6.5% in 1995 to less than one percent since 1999. The Interlocal Risk Trust has seen an increase in the percent of injuries insured, climbing to 2.6% in 2001. Other insurers' (mostly private insurers) percent of injuries declined dramatically in 1994 during the period where WC insurers were leaving the RI market. Their percent has recovered to between 42% and 32% of injuries.

Cumulative Average Indemnity as of December 31, 2001 By Injury Year

Injury Year	State Fund	Self Insured	State of RI	Risk Trust	Private, Others	Group Self	Total
1992	\$5,779	\$6,309	\$5,669	\$5,935	\$8,662	\$4,739	\$7,508
1993	\$5,002	\$6,324	\$4,849	\$2,423	\$7,534	\$4,710	\$6,094
1994	\$5,629	\$6,004	\$4,712	\$3,509	\$4,582	\$4,327	\$5,441
1995	\$6,239	\$5,866	\$5,110	\$2,976	\$5,027	\$3,965	\$5,635
1996	\$6,337	\$4,653	\$3,898	\$3,166	\$4,988	\$3,555	\$5,189
1997	\$5,997	\$3,876	\$5,123	\$3,673	\$5,006	\$3,190	\$4,984
1998	\$5,085	\$3,750	\$4,567	\$4,245	\$4,566	\$4,004	\$4,575
1999	\$4,666	\$4,102	\$5,272	\$2,470	\$4,555	\$1,374	\$4,509
2000	\$3,536	\$2,960	\$4,847	\$2,360	\$2,438	\$1,794	\$3,109
2001	\$1,328	\$1,264	\$2,575	\$1,402	\$911	\$742	\$1,267



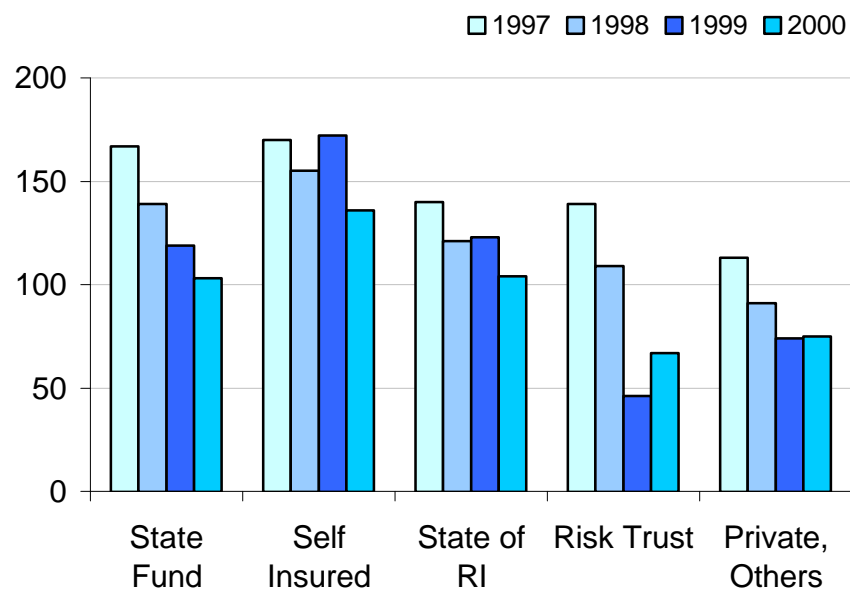
Cumulative average indemnity is calculated for the lost time injuries that occurred in a given year. For the injury year, indemnity accrued on those injuries through December 31, 2001 is totaled and divided by the injuries in the year. The indemnity amounts have not been adjusted for inflation.

The amounts for 2001 are immature and will rise as additional indemnity is reported in 2002 for injuries in 2001. The number of injuries for the group self-insured employers from 1999 forward are so low that these figures should be discounted.

Generally, the cumulative indemnity falls for successive injury years because more recent injuries have not collected indemnity for the same amount of time.

Cumulative Average Days Lost as of December 31, 2001 By Injury Year

Injury Year	State Fund	Self Insured	State of RI	Risk Trust	Private, Others	Group Self	Total
1992	309	291	204	322	304	413	353
1993	200	209	160	206	145	217	204
1994	163	204	188	152	98	278	189
1995	170	197	160	131	134	242	187
1996	173	181	166	131	110	226	186
1997	167	170	140	139	113	201	177
1998	139	155	121	109	91	177	155
1999	119	172	123	46	74	198	158
2000	103	136	104	67	75	169	131
2001	60	69	60	49	66	82	68



Cumulative average days lost is calculated for the lost time injuries that occurred in a given year. For the injury year, days lost on those injuries through December 31, 2001 are totaled and divided by the injuries in the year.

The amounts for 2001 are immature and will be adjusted as additional information about the end of claims are reported in 2002 for injuries in 2001. The number of injuries for the group self-insured employers from 1999 forward are so low that these figures should be discounted.

Generally, the cumulative days lost falls for successive injury years because more time has lapsed since the injuries in earlier years occurred.